

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF VIRGINIA**  
Alexandria Division

In re: Mark J. Criscuolo

Debtor.

Case No: 09-14063-SSM  
Chapter 13

**ORDER APPROVING PROPOSED**  
**LOAN MODIFICATION AGREEMENT WITH SUNTRUST BANK**

Mark J. Criscuolo, the debtor in the above-captioned case, (“Debtor”), filed a Motion and Memorandum to Approve Proposed Loan Modification Agreement (“Motion to Approve”) [doc. 66] on January 8, 2010. The Motion to Approve seeks to modify the existing mortgage agreement on the primary residence of the Debtor between himself and Suntrust Mortgage Inc. The Court conducted a hearing on January 27, 2010. The Chapter 13 Trustee did not offer an opposition. For reasons stated on the record and good cause shown, it is hereby,

ORDERED that Mark J. Criscuolo and Suntrust Mortgage Inc. be permitted to modify the existing mortgage agreement on the property located at 14416 Clubhouse Road in Gainesville, Virginia with the following terms:

1. Capitalize the arrearages and late fees and penalties of \$24,337.21 into the new loan..
2. Reduce and fix the interest rate from 6.125% to 5.500%.
3. Maintain the original maturity date at December 1, 2036.

4. Increase the monthly payments marginally to \$3,581.56 a month from \$3555.07 a month (including escrow).

AND FURTHER ORDERED the clerk shall mail a copy of this order, or give electronic notice of its entry, to the parties listed below.

Date: \_\_\_\_\_

Signed: \_\_\_\_\_  
Stephen S. Mitchell  
U.S. Bankruptcy Judge

WE ASK FOR THIS:

/s/ Martin C. Conway  
Martin C. Conway (VSB No. 34334)  
James T. Tsai (VSB No. 76141)  
PESNER KAWAMOTO CONWAY, PLC  
7926 Jones Branch Drive, Suite 930  
McLean, VA 22102  
(703) 506-9440 (telephone)  
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Copies to:

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Pesner Kawamoto Conway, PLC  
7926 Jones Branch Dr. Suite 930  
McLean, VA 22102  
*Counsel for the debtors*

Mark J. Criscuolo  
14416 Clubhouse Road  
Gainesville Rd, 20155  
*Debtor*

Thomas P. Gorman, Esquire  
300 N. Washington St., Suite 400  
Alexandria, VA 22314  
*Chapter 13 Trustee*